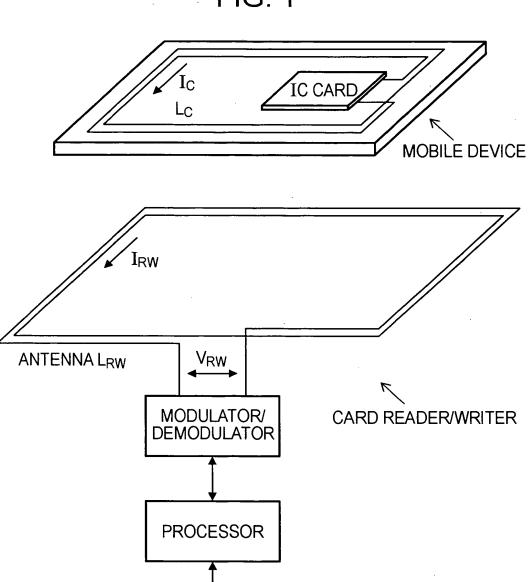
FIG. 1



TO HOST

MEMORY IC CARD RECTIFIER CARD READER/WRITER DEMODULATOR **PROCESSOR**

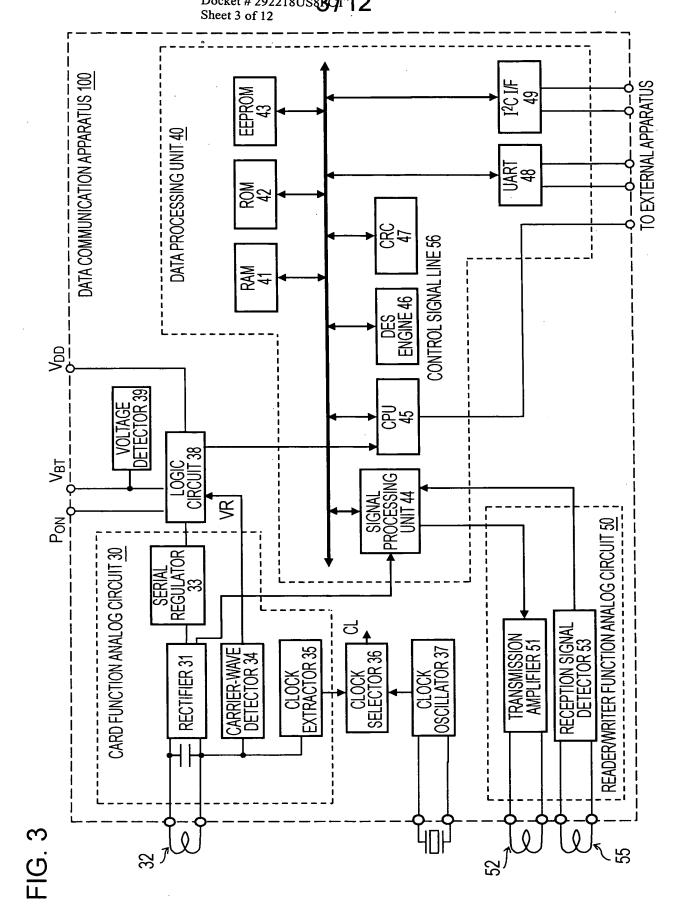
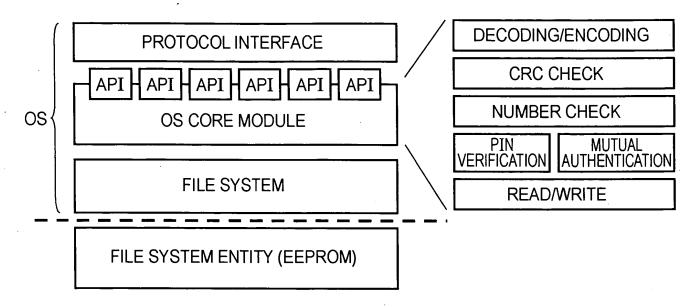
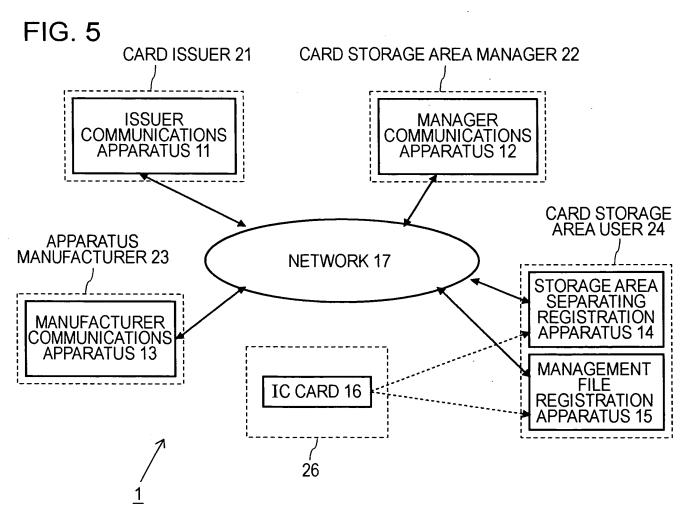


FIG. 4





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FIG. 6

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1

AREA ID

FIG. 7

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1

AREA ID

CARD ISSUER CAN PERMIT ANOTHER MEMORY AREA MANAGER (SERVICE PROVIDER) TO RENT OR BUY CERTAIN AMOUNT OF MEMORY

FIG. 8

CARD ISSUER FILE SYSTEM

SYSTEM CODE: SC1

AREA ID

SEPARATE FILE SYSTEM (ANOTHER MANAGER MANAGEMENT AREA)

SYSTEM CODE: SC2

AREA ID

FIG. 9

CARD ISSUER FILE SYSTEM

COMMON MANAGER MANAGEMENT AREA

SYSTEM CODE: SC1

AREA ID

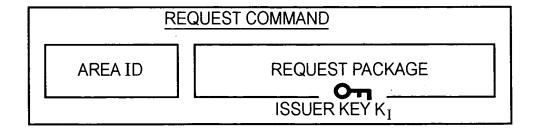
SYSTEM CODE: SCO

AREA ID

FIG. 10

FILE SYSTEM #0	#1	#1	#1	
SYSTEM CODE SD #0	SD#1	SD#1	SD#1	
AREA ID #0	ID#1	ID#1	ID#1	
				•••••

FIG. 11



SECURITY CODE SECURITY CODE SERVICE MEMORY AREA 12 [(APPLICATION 12) FIG. 12 **AREA** 3-2 FILE SYSTEM SECURITY CODE SERVICE MEMORY AREA 22 (APPLICATION 222) **AREA 3-1** AREA 2 SECURITY CODE **AREA 1**

FIG. 13

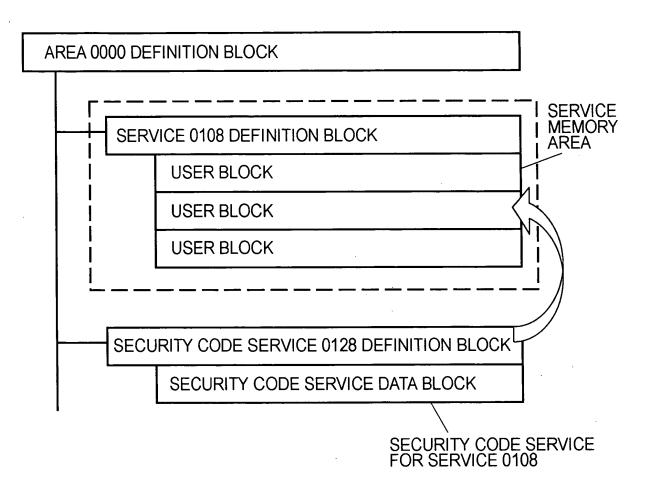


FIG. 14

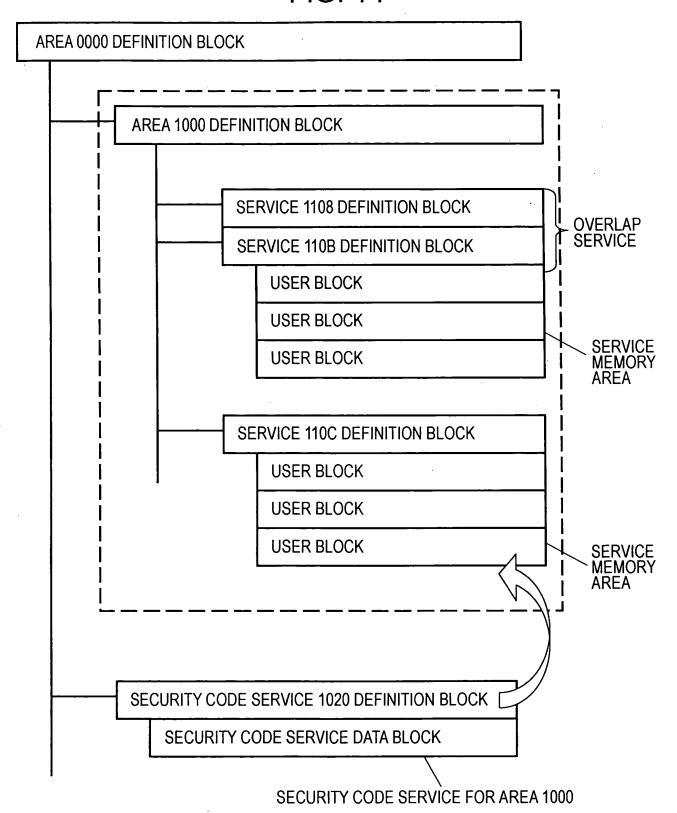


FIG. 15

SECURITY CODE AREA	STORAGE AREA FOR NUMBER OF FAILED AUTHENTICATION ATTEMPTS	SETTING AREA OF MAXIMUM ALLOWED FAILED AUTHENTICATION ATTEMPTS	ACCESS PERMISSION FLAG
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SECURITY CODE SERVICE DATA BLOCK

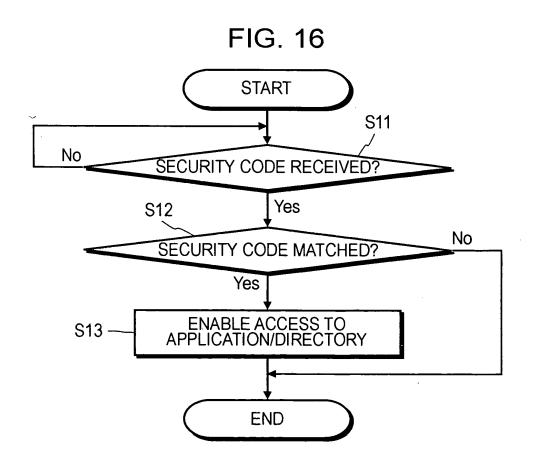
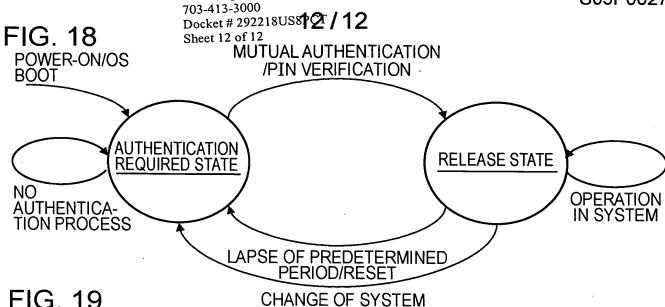


FIG. 17 **START** S21 SECURITY CODE RECEIVED? No Yes **S22** No SECURITY CODE MATCHED? Yes ENABLE ACCESS TO APPLICATION/DIRECTORY S23 UPDATE NUMBER OF FAILED **S24 AUTHENTICATION ATTEMPTS** S25 MAXIMUM NUMBER No OF FAILED AUTHENTICATION ATTEMPTS **EXCEEDED?** Yes DISABLE ACCESS TO S26-APPLICATION/DIRECTORY **END**



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FILE SYSTEM #1 SYSTEM CODE: SC1 AREA ID SYSTEM MANAGEMENT INFORMATION #1 PIN RELEASE

INFORMATION #1

FILE SYSTEM #2 SYSTEM CODE: SC2 AREA ID SYSTEM MANAGEMENT INFORMATION #2 PIN RELEASE INFORMATION #2

FILE SYSTEM #3
SYSTEM CODE: SC3
AREA ID
SYSTEM MANAGEMENT
INFORMATION #3
PIN RELEASE
INFORMATION #3

FIG. 20

FILE SYSTEM #1 SYSTEM CODE: SC1 AREA ID SYSTEM MANAGEMENT INFORMATION #1 PIN RELEASE INFORMATION #1

FILE SYSTEM #2 SYSTEM CODE: SC2 AREA ID FILE SYSTEM #3 SYSTEM CODE: SC3 AREA ID

FIG. 21

FILE SYSTEM #1 SYSTEM CODE: SC1 AREA ID FILE SYSTEM #2 SYSTEM CODE: SC2 AREA ID SYSTEM MANAGEMENT

PIN RELEASE INFORMATION #2

INFORMATION #2

FILE SYSTEM #3 SYSTEM CODE: SC3 AREA ID